

SPECIAL NOTICES.

SPECIAL MEETING OF THE STOCKHOLDERS OF THE DISTRICT OF COLUMBIA will be held at 7:30 p.m., Thursday, September 23, at 7:30 p.m., at the Metropolitan Hotel, 12th and M sts., N.W., for the purpose of taking action on the proposition to increase the capital stock.

HEINZ J. GARNON, Secretary.
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Quality Workmanship Always.

Judd & Detweiler, Inc.,
THE BIG PRINT SHOP, 422 11th St.

IRONCLAD ROOF PAINT
"WEARS LIKE IRON."

For a solid, durable job of roof painting you can always rely on this grand old material. Pure iron ore and linseed oil. Rich red color. We're sure.

IRONCLAD Roofing 526 11th st. n.w. (Kearney) Phone Main 14.

"I NEVER DISAPPOINTED."

The Printing We Do—
Every job we produce shows the high power efficiency of this organization.

The Service Shop,
BYRON S. ADAMS, 512 11th St.

READING BREWING CO.'S U. S. STANDARD brand light and dark beers, \$1 case, ale and stout, 12 cases, Union case, THOS. R. PEABODY, 620 4th st. n.w. Phone M. 5192.

625 PENN. AVE. FOR RENT FOR G. A. R. single, fine balcony and bath, 3 bedrooms, 2 bathrooms, 50 people or more. Apply MORRIS & CO., 625 B. N.W.

"HAVE IT RIGHT—GET CASEY."
Phone Col. 155 now and get furnace and stove repairs cheap.

CASEY & CO., 2307 14th n.w., opposite Arcade.

FOR RENT—VERY DESIRABLE OFFICES. Entire 3rd floor of The Evening Star building. 12 communicating rooms, may be arranged in separate suites or single rooms, or as a whole. Apply BUSINESS MANAGER, The Evening Star, 11th and Penn. ave.

RECYCLED SHADINGS
AT FACTORY PRICES.
Put up by factory experts.

The Shade Shop, 12th & H sts. n.w. (Kearney) Phone M. 4762.

HIGH SCHOOL TEXT BOOKS.
GRADED SCHOOL BOOKS.
ALL REQUISITES & SUPPLIES.

The Purcell name has been associated with proper service and price for a generation and more.

C. P. PURCELL, Bookkeeper & Stationer, 807 G St.

You Can't Beat
BARKER'S
MILLWORK
—and Lumber Prices.
649 New York Ave.

ROOF NEED MENDING?
There's an assurance of "grade" when the Shedd experts repair roofs that guarantee you absolute satisfaction.

JOHN L. SHEDD, Inc., 227 10th St. N.W.

GRAFTONIC, THE GREAT
ROOF PRESERVER,
PROTECTS TODAY ON 14,000 ROOFS.
WHY NOT YOURS?
Wash. Loan & Trust Co., 302 E. Cap. St., real estate, loans and insurance. Phone Lincoln 122.

REMOVAL.
GEO. E. HEBBARD CO.,
POPULAR-PRICED TAILORS,
1312 F St.,
Formerly 706 E St.

THE IDEAL BATHROOM
Can be set in any home with little inconvenience and at a gratifyingly low price by MAURICE J. COLBERT, 621 E St. Ph. M. 3016.

Not Too Busy
To Take Your Order.
Have you had the Brickwork of your Boiler Furnaces overhauled for the winter? If not, call on

C. H. Lavender, 517 13th st. n.w.
Main 4012.

LET US RENT THAT VACANT PROPERTY of yours. We will find the tenant. **ROBERT J. CO.,** 302 E. Cap. St., real estate, loans and insurance. Phone Lincoln 122.

IT IS IMPORTANT TO
HAVE EYEGLASSES
MADE TO ORDER.

You can't be too careful where the eyes are concerned. If you need glasses, have them made to order in our Big Modern Optical Factory.

M. A. LEESE, OPTICAL CO.,
614 9th St.

PALMISTRY.
HAVE YOUR HAND READ BY MR. DAVID, the well known scientific palmist.
Residence, 31 Penn. North 1120.
Studio, 1622 Q st. n.w. Hours, 11 a.m. to 5 p.m.

G. A. R. ENCAMPMENT.
GRAND ARMY, TAKE NOTICE: THE OLD District Bldg., centrally located and with over 26,000 sq. ft. has been equipped, furnished, and ready to accommodate over 1,000 persons; rates reasonable. For reservation apply to W. W. WALKER and E. F. RAINS, 409 La. ave. n.w.

Abe Martin Says:

"How t' Disguise Elderberries Fer Family Use," is th' title o' th' latest effort from th' pen o' Miss Fawn Lippincott.

Th' boose fighter allus loses by a nose.

Gov. Yager of Porto Rico Here.

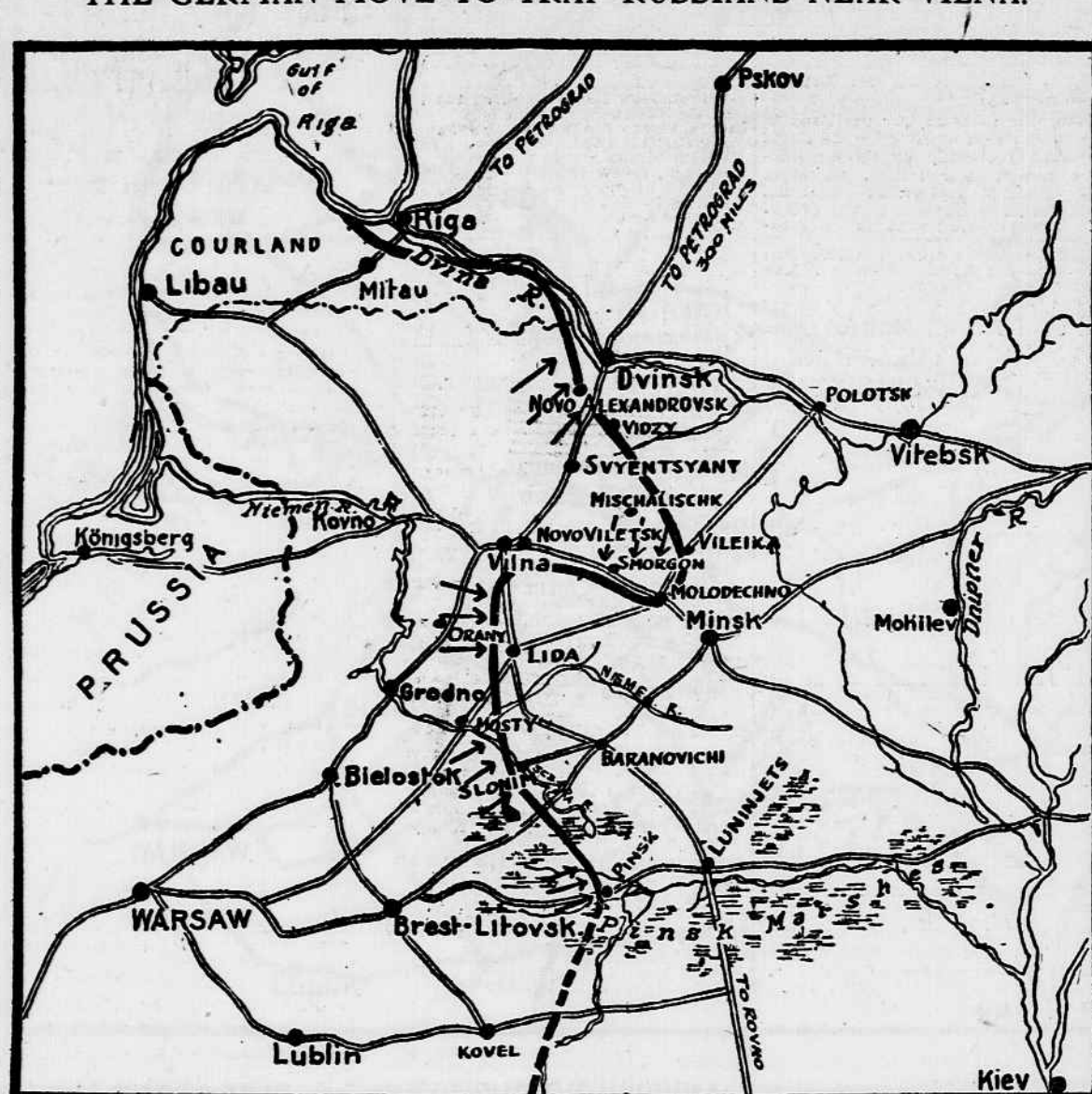
Gov. Arthur Yager of Porto Rico is in Washington. He will see President Wilson later this week in the interest of an effort which will be made at the next session of Congress to pass a new organic act for the island granting citizenship to the inhabitants.

TURKISH TROPHIES 10¢

AMERICA'S GREATEST CIGARETTE

Makers of the Highest Quality Turkish and Egyptian Cigarettes in the World.

THE GERMAN MOVE TO TRAP RUSSIANS NEAR VILNA.



23,000,000 U. S. HORSES HAVE NOT LOST LAURELS.

Still Powerful Factor in Industrial Life, Carriage Builders' Delegates Declare.

CLEVELAND, Ohio, September 21.—The 23,000,000 horses that are estimated by the government to be actively at work in the United States are declared still a powerful factor in the industrial life of the country by delegates to the convention of the Carriage Builders' National Association, which will open here today.

The convention is the forty-third held by the organization, which claims to be the oldest trade association in the United States. Mayor Baker will welcome the delegates.

This year there are but 600 delegates attending the convention. Trade conditions are said to be responsible for the falling off in attendance, between 1,000 and 1,200 members ordinarily at-

tending the sessions. A feature of the convention is an exhibition of the manufacturers' products in Central Armory, where the latest creations in wagons, buggies and surreys are shown.

The convention will close with a banquet Thursday night.

CANAL SLIDES EXTENSIVE.

Probably Will Tie Up Waterway for at Least Nine Days.

The earth slides in the Panama canal near Gold Hill are more extensive than was at first reported and probably will tie up the waterway for at least nine days. This dispatch has been received by the War Department from the acting governor of the Canal Zone.

"Continued movement of slides yesterday has caused the most serious shoaling of the channel since last October. Movement now has stopped. At least ten days will be necessary to open the canal. Shoals are 800 feet long and at the worst point there is only seven feet of water, with an island five feet above water, 100 feet long and fifty feet wide, in the middle of the channel."

"Not possible to work on the obstruction with large dredges until a channel to float them is cut through with Belgen ladder dredges, without further movement. This should be done in three days. Suggest shipping agencies be advised to consult with Washington office of the Panama canal before ships leave their ports."

Music Building Given to Yale.

NEW HAVEN, Conn., September 21.—Announcement is made of a gift to Yale University of a building for the school of music, as a memorial to the late Albert Arnold Sprague of Chicago, a graduate of the class of 1859. The gift is made by Mr. Sprague's widow. The building will be erected on the corner of College and Main streets, and will contain a library, lecture and practice rooms and a concert hall.

THE KEDRICK
1801 K Street N.W.
1 room and bath, \$22.50
2 rooms and bath, \$35.00
4 rooms and bath, \$55.00

Northwest corner 18th and K street, short walk and convenient to shopping district, offices, theaters and clubs. Well arranged apartments, all outside, with extra large rooms, closets and kitchens, built-in cooling shelves; electric lights; parquet floors; telephone service; all-night elevator service. Beautiful large reception lobby.

SWARTZELL, RHEEM & HENSEY CO.,
727 Fifteenth St. N.W.

BELL-ANS
Absolutely Removes Indigestion. One package proves it. 25c at all druggists.

Close Daily at 6 P.M.

HUB FURNITURE CO.

Close Saturday at 6 P.M.

This Big Daylight Furniture Store Is "the Home of Dignified Credit."

September Sale

Goods Selected Now Will Be Reserved for Future Delivery Upon Payment of a Small Deposit.

Never was the supremacy of the Greater Hub more forcibly demonstrated than in this Great September Sale—a sale that gives choice of the Finest Furniture "Made in America" at the most extraordinary underselling prices. The tremendous scope of our business makes it necessary to buy everything in great quantities, and, of course, manufacturers bid for such business and make special price concessions. That's why we Lead in Value-giving. Remember, you are welcome to credit.

Matched Pieces for the Bedroom

 <p>This Massive Dresser, \$14.75</p> <p>In polished oak, with solid panel ends; mirror 28x22 inches; good looking; well built. Matches Chiffonier and Dressing Table.</p>	 <p>This Fine Chiffonier, \$11.75</p> <p>A wonderful value; in polished oak, with solid panel ends. Mirror 20x16 inches; sturdy construction. Matches Dresser and Dressing Table.</p>	 <p>This Handsome Dressing Table, \$8.75</p> <p>Made of polished oak, with solid panel ends. Mirror 20x16 inches. Matches Dresser and Chiffonier.</p>
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This Superb \$225 Inlay Sheraton \$168.75 4-Piece Dining Room Suite Special



This is just an example of how the Hub sells the highest class quality furniture at lower prices than the uptown stores.

This Lovely 4-piece Inlay Sheraton Dining Room Suite, including Buffet, China Closet, Extension Table and Serving Table, in that rich old English Brown mahogany; the complete suite for \$168.75. Try to match it uptown for \$225.

This Elegant 6-Piece Colonial Mahogany Bedroom Suite

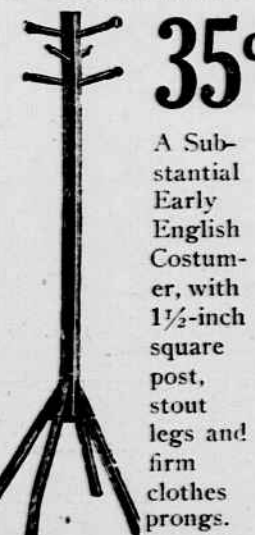


Every piece is strictly high grade. Built according to the highest class specifications. The Dresser, Chiffonier, Dressing Table, Chair and Rocker are in mahogany finish and perfectly matched. The 2-inch Post Brass Bed is finished in guaranteed lacquer. Can't be duplicated anywhere under \$20 more than the price we quote.

This "Indian" Alarm Clock,
With Patented Stem Shut-Off. **55c**



\$1 Early English Costumer



THE STORE THAT SAVES YOU MONEY



QUESTIONS THE WISDOM OF LOAN TO WAR NATIONS

Dr. E. E. Pratt Discusses Effects of Supplying Money for "Destructive Purposes."

DENVER, Col., September 21.—Dr. E. E. Pratt, chief of the bureau of foreign and domestic commerce, addressing the Investment Bankers' Association of America here today, questioned the economic wisdom of making loans to European nations for "destructive purposes." Pointing out that after the European war the United States would be in a position to finance foreign investments now held by the belligerent nations, Dr. Pratt said the flow of American capital abroad had already begun, and that since the war began \$257,000,000 of American capital had been invested in foreign securities.

Matter for Consideration.

"It is worth while for us to stop and consider," continued Dr. Pratt, "whether or not in making our loans to the European nations, and in making loans which are to be used almost wholly for destructive purposes, is an economically sound principle for us to follow."

"Please do not misunderstand me. I am not criticising or objecting to loans which are being made to the European countries. I am merely raising the query as to whether or not it is sound economic principle for us, as a nation, to loan our money to our best customers to enable them to destroy one another when we might at least be using a portion of that capital to develop those countries which, although now not our best customers are likely to become very good customers."

Without an Alternative.

"I realize perfectly that under the present circumstances it is not a question of whether we want to loan money to Europe or not. At present we have no alternative. We must loan money to Europe in order to keep our foreign trade moving and in order to permit us to realize the largest possibilities of the present situation."

"However, we should not lose sight of the fact that the undeveloped countries of South America, of Africa, of Australia and of the far east are ardently seeking capital with which not only to develop but with which to keep the very wheels of commerce moving."

Famous Philadelphia Hotel Sold.

PHILADELPHIA, September 21.—The Continental Hotel, one of the oldest and among the most famous hotels of

Another New Row, 1117 to 1125 K St. N.E.

Biggest bargains ever offered in this desirable location. Entire square of new homes. Open and lighted to 9 p.m.



Price, \$4,250 \$300 Cash Balance Monthly

Beautiful corner house with built-in garage. Price, \$4,950. Big lots with 45 feet front parking. Six very large rooms, tile bath, hot-water heat; laundry and servant's toilet; double porches front and rear; electric lights; pantry with window. The best home value in Washington.

H. R. Howenstein Co.
1314 F St. N.W. 7th & H Sts. N.E.

FINDS EXCESSIVE INTEREST CHARGES

W. P. G. Harding Discloses High Rates Exacted by Many National Banks.

SPECIAL REFERENCE TO INSTITUTIONS IN SOUTH

Reserve Board Member Defends Secretary McAdoo's Deposit of \$15,000,000 to Aid Cotton.

RALEIGH, N. C., September 21.—Facts concerning high interest rates being charged by national banks throughout the country, particularly in the south, were disclosed by W. P. G. Harding, member of the federal reserve board, in a speech last night before the Raleigh Chamber of Commerce. Mr. Harding was explaining the reserve board regulation granting preferential rediscount rates to notes secured by staple commodity warehouse receipts, provided the maker has been charged not more than 6 per cent interest, and defending the action of Secretary McAdoo in depositing \$15,000,000 in the southern federal reserve banks to aid in financing the cotton crop.

Evidence of Excessive Rates.

"The controller of the currency," he said, "has information from sworn reports to his office regarding the maximum and average interest rates charged by national banks throughout the United States. From the report of June 23, 1915, it appears that there are five national banks in Alabama whose maximum rates of interest average 20 per cent, the rate in one case being 60 per cent, and in another 34 per cent. The average rate of interest which one of these banks was charging on all of its loans amounted to 12 per cent, another 10 per cent. In Arkansas one national bank admitted making a loan at a rate as high as 120 per cent, another one at 50 per cent, another at 60 and another at 25."

"In Georgia there were eleven banks where the average maximum rate of interest was about 30 per cent. The maximum rate charged by one of these banks was 40 per cent and the average on all loans was 15 per cent. No bank in South Carolina admitted charging more than 15 per cent. In Texas a number of banks reported rates in excess of 100 per cent, and many of them stated that their average rates on all loans were 1 per cent per month or more."

Not Confined to South.

"These high rates, however, are not confined exclusively to the south, for the reports show occasional rates of 50 per cent in the east and north, as well as in the far west and south. Twelve per cent seems to be regarded still as not extraordinary by the country bankers of Minnesota, Wyoming, Kentucky and California. Owing either to the rigid usury laws of North Carolina, or to the natural shrewdness of your citizens, the average interest rates in your state are lower than elsewhere in the south. While one bank in North Carolina admitted making a loan at as high as 50 per cent, its average rate on all loans was less than 6 1/2 per cent and the average for loans by all national banks in your state was slightly over 6 per cent."

"He cannot," said Mr. Harding, referring to deposits by Secretary McAdoo in the southern reserve banks, "be charged with discrimination in favor of one section, for he has offered to deposit Treasury funds with federal reserve banks of other sections, which deposits have been declined."

"I fully agree that from a purely banking standpoint, and eliminating all other considerations, the deposits were not essential. The situation as a bank proposition could have been cared for by the southern reserve banks, either by an expansion of their note issues or by rediscounting with other federal reserve banks, but the human equation has to be reckoned with, particularly when it comes to dealing with southern farmers. The federal reserve system is still new. On the other hand, the farmer knows about the government of the United States."

Step Taken to Restore Confidence.

"In my opinion, the Secretary, who was born and reared in the south, and is familiar with the southern temperament, felt that by announcing his intention to deposit government funds with southern banks to assist in moving the cotton crop simultaneously with Great Britain's declaration of contraband against cotton, he was availing himself of the psychological moment for restoring confidence. As far as cotton is concerned, the recent advance in the price of that staple seems to afford ample justification for the course pursued."